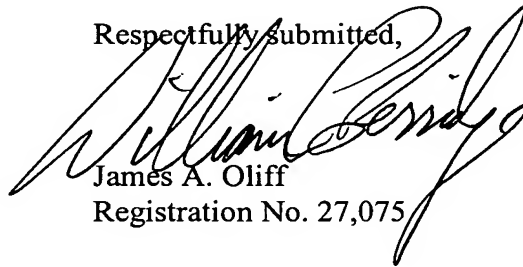


REMARKS

Claims 1 - 22 are pending in this application. By this Amendment, the abstract is amended and claims 1,10-12, 21, and 22 are amended. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff

Registration No. 27,075

William P. Berridge

Registration No. 30,024

JAO:WPB/ssh

Attachment:

Abstract

Date: June 9, 2006

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**DEPOSIT ACCOUNT USE
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